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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Alfred L. Williams and Michael P. McGinty  
SERIAL NUMBER: 10/806,343  
FILED: March 22, 2004  
FOR: Method and Apparatus for Implementing  
a Defined Benefit Plan  
ATTORNEY DOCKET NO.: 065208.00003



Mail Stop DD  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT**  
**WITHIN THREE MONTHS OF FILING**  
**OR BEFORE MAILING OF FIRST OFFICE ACTION**

As listed on the attached Form PTO-1449, Applicants submit herewith copies of the patents, publications or other information of which they are aware, which they believe may be material to the examination of this application and in respect of which there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a search has been made (37 CFR 1.97(g)), an admission that the information cited is, or is considered to be, material to patentability or that no other material information exists.

The filing of this information disclosure statement shall not be construed as an admission against interest in any manner.

The information disclosure statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office Action on the merits, whichever event occurs last.



Respectfully submitted,

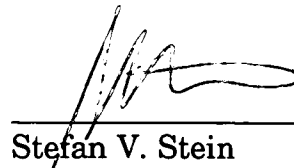
A handwritten signature in black ink, appearing to be "Stefan V. Stein", written over a horizontal line.

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CERTIFICATE OF MAILING

I HEREBY CERTIFY that the foregoing was placed in an envelope and mailed via first class mail, postage paid, to: Mail Stop DD, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this the 16th day of December, 2004.

The Commissioner is hereby authorized to charge any additional fees which may be required at any time during the prosecution of this application without specific authorization, or credit any overpayment, to Deposit Account Number 50-1667.

A handwritten signature in black ink, appearing to be "Stefan V. Stein", written over a horizontal line.

cc: Alfred L. Williams

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